

# Mobility Scooter Insurance



## Insurance Product Information Document

Company: ETA Services Ltd

Product: ETA Mobility Scooter Insurance

The Ethical  
Choice

ETA Services Ltd does not provide advice and is an intermediary registered in the UK and licensed by the Financial Conduct Authority (FCA 313965). ETA Services Ltd acts on behalf of Red Sands Insurance Company (Europe) Ltd who are registered in Gibraltar (registered number 87598) and are authorised and regulated by the Gibraltar Financial Services Commission.

This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your policy documentation.

## What is this type of Insurance?

ETA mobility scooter insurance is suitable for users of mobility scooters and powered chairs.



### What is insured?

- ✓ Your scooter / powered chair against theft and damage. We will pay (up to your insured value) the cost of repair, or pay the cost of replacement as new, or, at our discretion, arrange for repair or replacement to be effected.
  - ✓ Personal accident: If you are involved in an accident which, solely and independently of any other cause, leads to bodily injury or results in death, loss of limb, loss of sight or permanent total disablement.
  - ✓ Personal liability: Cover for you on any mobility scooter / powered chair, up to £2,000,000. □ Breakdown cover: If you suffer a breakdown on your mobility scooter / powered chair (including punctures) we will either take you to the nearest repair shop or to your home.
  - ✓ Puncture cover: We will pay the costs to repair a puncture on your mobility scooter / powered chair up to a maximum value of £100 .
  - ✓ Hire cover: We will pay the hire costs of a replacement mobility scooter / powered chair whilst your claim is being processed up to a maximum value of £250.
  - ✓ Lost keys: We will pay the cost of replacement keys (or anything that substitutes a key) to your mobility scooter up to a maximum value of £100.
  - ✓ Get you home cover: If you suffer accidental damage or theft to your mobility scooter / powered chair occurring more than one mile from your home (or temporary residence while outside of Britain), we will pay up to a maximum value of £50 for the reasonable cost of taxi hire in order to get you to your onward destination or home.
  - ✓ Hospital benefit: If you are hospitalised as a result of an accident, mugging or personal assault whilst using your mobility scooter / powered chair we will pay you £15 for each completed 24hr period.
  - ✓ Personal effects cover: We will pay you up to £250 for loss and/or damage to your personal effects occurring at the time of loss and/or damage to your mobility scooter / powered chair.
- What is not insured?



### What is not insured?

- ✗ Theft if the keys are left in or on the mobility scooter whilst unattended.
- ✗ Theft if your mobility scooter / powered chair has been left unattended for more than one hour (unless it is secured to an immovable object) where public access can be achieved.
- ✗ Claims where the mobility scooter / powered chair has been left unattended in a public area for more than 12 hours whilst locked to an immovable object.
- ✗ Wear and tear.
- ✗ Claims that do not impair the function or performance of the mobility scooter / powered chair
- ✗ Claims for mechanical or electrical repairs not caused by accidental damage.



### Are there any restrictions on cover?

- ! Loss or damage to tyres and accessories are not covered unless they are permanently fixed to the mobility scooter / powered chair and the mobility scooter /powered chair is damaged at the same time.
- ! Theft and damage claims that exceed your insured value.
- ! Claims for breakdown assistance made within the first 24 hours of the purchase date of the policy.
- ! To be covered for theft and accidental damage, your mobility scooter / powered chair must not be left unattended for more than 1 hour unless: it is stored in a locked private building or; secured to an immovable object with a padlock and chain or; in a locked vehicle, where it must be stored out of sight.
- ! You must be over the age of 18 and be resident in the UK, having lived permanently in the UK for at least 6 months prior to taking out this cover.



## Where am I covered?

Cover is for your mobility scooter/power chair within the United Kingdom and up to 90 days Worldwide.

## What are my obligations?



You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.

## When and how do I pay?



You can pay your premium as a one-off payment by either a Direct Debit or Card payment

## When does the cover start and end?



Your cover will start and end on the dates stated in your policy schedule.

## How do I cancel the contract?



You have the right to cancel this insurance within 14 days of the start date of the policy or when you received the policy documents, if this is later, without giving any reasons, and you will receive a full refund unless a valid claim has been made. Should you cancel after 14 days we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a valid claim has been made.